

Information to identify the case:

Debtor 1	John W. Trueblood	Social Security number or ITIN	xxx-xx-0285
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-20831-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

John W. Trueblood

8/25/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John W. Trueblood
Debtor

Case No. 21-20831-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 25, 2021

User: admin
Form ID: 318

Page 1 of 4
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2021:

Recip ID	Recipient Name and Address
db	+ John W. Trueblood, 101 Alame Lakes Rd, Washington, PA 15301-9137
15373956	AES, PO Box 61047, Harrisburg, PA 17106-1047
15361009	+ Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15361013	Comenity Bank &, Crown Asset Management, LLC, c/o Pressler Felt & Warshaw LLP, 7 Entin Road, Parsippany, NJ 07054-5020
15361014	+ Ecmc/louisiana Board O, 111 Washington Avenue South, Minneapolis, MN 55401-2108
15361017	+ First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15361016	+ First National Bank, 4140 E State St, Hermitage, PA 16148-3401
15361018	+ Magisterial District Judge 27-3-10, Ethan T. Ward, 200 Buffalo Center Lane, Suite C, Washington, PA 15301-8504
15373972	+ Northstar Location Services, Financial Services Department, 4285 Genessee Street, Buffalo, NY 14225-1943
15361023	+ Rozner's Refuse, PO Box 1009, Washington, PA 15301-1009
15361031	+ Usaa/Dovenmuehle, Attn: Bankruptcy, 9800 Fredericksburg Road, San Antonio, TX 78288-0002
15361030	+ Usaa/Dovenmuehle, 1 Corporate Dr, Lake Zurich, IL 60047-8944
15373987	Washington Health Systems, PO Box 16243, Pittsburgh, PA 15242-0243

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 26 2021 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 25 2021 23:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Aug 26 2021 03:33:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
15371829	EDI: PHINAMERI.COM	Aug 26 2021 03:33:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
15361008	+ EDI: PHINAMERI.COM	Aug 26 2021 03:33:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
15361007	+ EDI: PHINAMERI.COM	Aug 26 2021 03:33:00	AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
15373959	+ EDI: PHINGENESIS	Aug 26 2021 03:33:00	CB Indigo, PO Box 4499, Beaverton, OR 97076-4499
15361010	+ Email/Text: bankruptcy@firstenergycorp.com	Aug 25 2021 23:23:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave, New Kensington, PA 15068-6303
15361012	+ EDI: WFNNB.COM	Aug 26 2021 03:33:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15361011	+ EDI: WFNNB.COM		

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		Aug 26 2021 03:33:00	Comenity Bank, Po Box 182789, Columbus, OH 43218-2789
15373965	+ Email/PDF: creditonebknottifications@resurgent.com	Aug 25 2021 23:23:29	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
15373970	+ Email/Text: BKRMailOPS@weltman.com	Aug 25 2021 23:22:00	Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
15361019	+ Email/Text: angela.abreu@northwest.com	Aug 25 2021 23:22:00	Northwest Bank, 100 Liberty St, Warren, PA 16365-2497
15361020	+ Email/Text: angela.abreu@northwest.com	Aug 25 2021 23:22:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15361021	EDI: PRA.COM	Aug 26 2021 03:33:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15361022	EDI: PRA.COM	Aug 26 2021 03:33:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15375526	EDI: PENNDEPTREV	Aug 26 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15375526	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 25 2021 23:22:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15361028	+ EDI: USAA.COM	Aug 26 2021 03:33:00	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
15361025	+ EDI: USAA.COM	Aug 26 2021 03:33:00	USAA Federal Savings Bank, 10750 Mc Dermott, San Antonio, TX 78288-1600
15361027	+ EDI: USAA.COM	Aug 26 2021 03:33:00	USAA Federal Savings Bank, Attn: Bankruptcy, 9800 Fredericksburg Rd, San Antonio, TX 78288-0002
15373982	EDI: USAA.COM	Aug 26 2021 03:33:00	USAA Federal Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-0544
15361024	EDI: USAA.COM	Aug 26 2021 03:33:00	USAA Federal Savings Bank, Pob 47504, San Antonio, TX 78265
15361034	+ Email/Text: bankruptcy@firstenergycorp.com	Aug 25 2021 23:23:00	West Penn Power, PO Box 3615, Akron, OH 44309-3615
15361033	Email/Text: bankruptcy@firstenergycorp.com	Aug 25 2021 23:23:00	West Penn Power, 800 Cabin Hill Drive, Greensburg, PA 15606-2222
15361032	Email/Text: bankruptcy@firstenergycorp.com	Aug 25 2021 23:23:00	West Penn Power, 1310 Fairmont Avenue, Fairmont, WV 26554-3526

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		USAA Federal Savings Bank
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15373958	*+	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
15373957	*+	AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
15373961	*+	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave, New Kensington, PA 15068-6303
15373960	*+	Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15373963	*+	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15373962	*+	Comenity Bank, Po Box 182789, Columbus, OH 43218-2789
15373964	*	Comenity Bank &, Crown Asset Management, LLC, c/o Pressler Felt & Warshaw LLP, 7 Entin Road, Parsippany, NJ 07054-5020

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15361015	*+	Ecmc/louisiana Board O, 111 Washington Avenue South, Minneapolis, MN 55401-2108
15373966	*+	Ecmc/louisiana Board O, 111 Washington Avenue South, Minneapolis, MN 55401-2108
15373967	*+	Ecmc/louisiana Board O, 111 Washington Avenue South, Minneapolis, MN 55401-2108
15373969	*+	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15373968	*+	First National Bank, 4140 E State St, Hermitage, PA 16148-3401
15373971	*+	Magisterial District Judge 27-3-10, Ethan T. Ward, 200 Buffalo Center Lane, Suite C, Washington, PA 15301-8504
15373973	*+	Northwest Bank, 100 Liberty St, Warren, PA 16365-2497
15373974	*+	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15373975	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15373976	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15373977	*+	Rozner's Refuse, PO Box 1009, Washington, PA 15301-1009
15373983	*+	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
15373979	*+	USAA Federal Savings Bank, 10750 Mc Dermott, San Antonio, TX 78288-1600
15361029	*+	USAA Federal Savings Bank, Attn: Bankruptcy, 9800 Fredericksburg Rd, San Antonio, TX 78288-0002
15373981	*+	USAA Federal Savings Bank, Attn: Bankruptcy, 9800 Fredericksburg Rd, San Antonio, TX 78288-0002
15373984	*+	USAA Federal Savings Bank, Attn: Bankruptcy, 9800 Fredericksburg Rd, San Antonio, TX 78288-0002
15361026	*	USAA Federal Savings Bank, Pob 47504, San Antonio, TX 78265
15373978	*	USAA Federal Savings Bank, Pob 47504, San Antonio, TX 78265
15373980	*	USAA Federal Savings Bank, Pob 47504, San Antonio, TX 78265
15373986	*+	Usaa/Dovenmuehle, Attn: Bankruptcy, 9800 Fredericksburg Road, San Antonio, TX 78288-0002
15373985	*+	Usaa/Dovenmuehle, 1 Corporate Dr, Lake Zurich, IL 60047-8944
15373990	*+	West Penn Power, PO Box 3615, Akron, OH 44309-3615
15373989	*	West Penn Power, 800 Cabin Hill Drive, Greensburg, PA 15606-2222
15373988	*	West Penn Power, 1310 Fairmont Avenue, Fairmont, WV 26554-3526

TOTAL: 1 Undeliverable, 32 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2021 at the address(es) listed below:

Name	Email Address
Kenneth Steidl	on behalf of Debtor John W. Trueblood julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Maria Miksich	on behalf of Creditor USAA Federal Savings Bank mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Pamela J. Wilson	pwilson@pjwlaw.net pwilson@ecf.axosfs.com
Stephen Russell Franks	on behalf of Creditor USAA Federal Savings Bank amps@manleydeas.com

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